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EXAMINER
MIZAN, SHAHIN

ART UNIT	PAPER NUMBER
2132	

DATE MAILED: 12/21/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

	Application No.	Applicant(s)
Office Action Summary	09/944,333	SHETH ET AL.
	Examiner	Art Unit	
	Shahin Mizan	2132	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _30 August 2001_.

2a)☐ This action is **FINAL**.　　2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-54_ is/are pending in the application.

　　4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-54_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on _8/30/01_ is/are: a)☒ accepted or b)☐ objected to by the Examiner.

　　Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

　　Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

　　a)☐ All　b)☐ Some * c)☐ None of:

　　　1.☐ Certified copies of the priority documents have been received.

　　　2.☐ Certified copies of the priority documents have been received in Application No. _____.

　　　3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

　　* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _7/21/05_.

4)☐ Interview Summary (PTO-413)
　　Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: _____.

DETAILED ACTION

1.   Claims 1-54 have been examined.

Claim Rejections - 35 USC § 102

2.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3.   Claims 1-54 are rejected under 35 U.S.C. 102(e) as being anticipated by Desai et

al. (US Patent 6,820,204).

As per independent claim 1, Desai et al. teaches a computerized method of

providing and allowing secure sharing of account information between users of an

Internet information aggregation system *(note abstract, Fig. 1 and Fig. 3)* comprising:

a grantor user creating one or more view pages, storing the grantor's view pages

in a view pages database of the Internet information aggregation system, assigning a

unique visitation access code to each of a plurality of grantee users of the Internet

information aggregation system, storing said visitation codes in a database of the

Internet information aggregation system, said grantor selectively obtaining said

visitation access codes from one or more of said grantees, and said grantor using said

visitation access codes to selectively grant visitation access to one or more of said

grantor's view pages to one or more of said grantees *(note Fig. 1, Fig. 3, Fig. 9, and column 4*

- the description of how the stated functions are performed are described; in addition Fig. 1 shows the

database that stores the pertinent information; also note column 22, lines 1-22).

As per claim 2, which is dependent on claim 1, Desai et al. teaches the method

of claim 1, wherein said grantor's view pages include a public view that displays non-

sensitive information, a private view that displays sensitive information, and an advisor

view that displays selected account information pertaining to obtaining advice from an

advisor, such as a financial, health, or travel advisor *(note Fig. 9 and Fig. 28 and associated*

description in the specification - provides the description and depiction of how the stated functionality is

performed; also note column 9, lines 53-67).

As per claim 3, which is dependent on claim 1, Desai et al. teaches the method

of claim 1, wherein said step of using said visitation access codes to selectively grant

visitation access to one or more of said grantor's view pages to one or more of said

grantees comprises:

receiving input from said grantor for granting visitation access, verifying that said

grantor is authorized to grant visitation access, if said grantor is authorized to grant

visitation access, presenting a graphical user interface for granting visitation access,

receiving input from the grantor for a visitation access code of a selected grantee,

determining whether said grantor entered a correct visitation access code, if said

grantor entered a correct visitation access code, displaying a list of said grantor's

available view pages, and receiving input from said grantor for selectively granting

access to one or more of said grantor's view pages to said selected grantee *(note Fig. 9*

and Fig. 42 and associated description in the specification - provides the description and depiction of

how the stated functions are performed; also note summary of invention columns 3-6; also note column

22, lines 1-22).

As per claim 4, which is dependent on claim 3, Desai et al. teaches the method

of claim 3, further comprising, in said step of selectively granting access to one or more

of said grantor's view pages, selectively assigning one of three levels of access for

each said view page for which access is granted, said level of access selected from the

group consisting of Read Access, Refresh Access, and Full Access *(note Fig. 1, Fig. 5,*

Fig. 7, and associated description in the specification - provides the mechanism for performing the

stated functions; also note summary of invention columns 3-6; also note column 22, lines 1-22).

As per claim 5, which is dependent on claim 1, Desai et al. teaches the method

of claim 1, further comprising said grantor selectively revoking visitation access

privileges to one or more of said grantees *(note column 5, lines 57-65 - describes the access*

revocation; note Fig. 1 and Fig. 2).

As per claim 6, which is dependent on claim 5, Desai et al. teaches the method

of claim 5, further comprising, in said step of selectively granting access to one or more

of the grantor's view pages, selectively granting a right of Read Access to said selected

grantee, wherein said Internet information aggregation system permits said grantee to

view account information displayed on the grantor's view page but does not permit said

grantee to manipulate said account information or otherwise alter said view page *(note*

Fig. 9, Fig. 28 and associated description in the specification - provides the description and depiction of

how the stated functions are performed; also note summary of invention columns 3-6; also note column

22, lines 1-22).

As per claim 7, which is dependent on claim 5, Desai et al. teaches the method of claim 5, further comprising, in said step of selectively granting access to one or more of the grantor's view pages, selectively granting a right of Refresh Access to said selected grantee, wherein said Internet information aggregation system permits said grantee to view account information displayed on the grantor's view page and to selectively refresh said account information *(note Fig. 9, Fig. 28, Fig. 42 and associated description in the specification - provides the description and depiction of how the stated functions are performed; also note summary of invention columns 3-6)*.

As per claim 8, which is dependent on claim 5, Desai et al. teaches the method of claim 5, further comprising, in said step of selectively granting access to one or more of the grantor's view pages, selectively granting a right of Full Access to said selected grantee, wherein said Internet information aggregation system permits said grantee to view and manipulate account information displayed on the grantor's view page as though said grantee were the grantor *(note Fig. 9, Fig. 28, Fig. 42 and associated description in the specification - provides the description and depiction of how the stated functions are performed; also note summary of invention columns 3-6; also note column 22, lines 1-22)*.

As per claim 9, which is dependent on claim 5, Desai et al. teaches the method of claim 5, further comprising, in said step of selectively granting access to one or more of the grantor's view pages, selectively assigning a right to one of three levels of access for each said view page for which access is granted, said level of access selected from the group consisting of Read Access, Refresh Access, and Full Access *(note Fig. 25 and associated description in the specification - provides the depiction of how the stated functions are performed; also note summary of invention columns 3-6)*.

As per claim 10, which is dependent on claim 1, Desai et al. teaches the method of claim 1, further comprising the grantor selectively revoking visitation access privileges to one or more of said grantees *(note columns 5, lines 57-65 – describes how the stated functionality is achieved)*.

As per claim 11, which is dependent on claim 1, Desai et al. teaches the method of claim 1, further comprising: a grantee logging onto the Internet information aggregation system via a processor, displaying one of said grantee's view pages on a display of said grantee's processor, said display including an option for selectively viewing view pages of grantors who have granted visitation access to said grantee, said grantee selecting one of the grantors' view pages, and displaying said selected grantor's view page on said grantee's display *(note Fig. 1, Fig. 13, Fig. 25 and associated description in the specification - provides the description and depiction of how the stated functions are performed; also note column 3, lines 49-62)*.

As per claim 12, which is dependent on claim 11, Desai et al. teaches the method of claim 11, wherein said step of displaying said selected grantor's view page on said grantee's display comprises: retrieving said selected grantor's view from said view pages database, retrieving the grantor's decryption and encryption keys from a grantor decryption and encryption keys database, retrieving said grantee's decryption and encryption keys from a reviewer decryption and encryption keys database, retrieving the grantor's visitation access permissions from a grantor permissions database, and utilizing the grantor's decryption and encryption keys, said grantee's decryption and encryption keys, and the grantor's visitation access permissions to

display said selected grantor's view page on said grantee's display *(note Fig. 3, Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in the specification - provides the description and depiction of how the stated functions are performed; also note summary of invention columns 3-6; also note column 22, lines 1-22).*

As per claim 13, which is dependent on claim 11, Desai et al. teaches the method of claim 11, further comprising determining whether said grantee has been granted a right to Read Access, Refresh Access, or Full Access, and limiting said grantee's use of said selected grantor's view page to said granted right of access *(note Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in the specification - provides the mechanism for performing the stated functions; also note summary of invention columns 3-6; also note column 22, lines 1-22).*

As per claim 14, which is dependent on claim 13, Desai et al. teaches the method of claim 13, wherein said step of determining whether said grantee has been granted a right to_Read Access, Refresh Access, or Full Access comprises:

determining whether said grantee has been granted a right to_Read Access, and, if said grantee has been granted said right to_Read Access, retrieving said selected grantor's view page, displaying said selected grantor's view page on said grantee's display, and permitting said grantee to view said view page in a read-only mode *(note Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in the specification - provides the mechanism for performing the stated functions; also note summary of invention columns 3-6; also note column 22, lines 1-22);*

if said grantee has not been limited only to Read Access, determining whether said grantee has been granted a right to Refresh Access, and, if said grantee has been

granted said right to Refresh Access, retrieving said selected host user's view page,

displaying said selected grantor's view on said grantee's display, and enabling said

grantee to selectively refresh selected information on said selected grantor's view page

(note Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in the specification - provides the

mechanism for performing the stated functions; also note summary of invention columns 3-6; also note

column 22, lines 1-22); and

if said grantee has not been limited only to Read Access or Refresh Access,

retrieving said selected grantor's view page, displaying said selected grantor's view on

said grantee's display, enabling said grantee to selectively refresh selected information

on said selected grantor's view page, and enabling said grantee to carry out functions

on the grantor's view page as though said grantee were the grantor, said functions

including carrying out transactions, logging in to selected web-sites, and modifying the

grantor's account information *(note Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in*

the specification - provides the mechanism for performing the stated functions; also note summary of

invention columns 3-6; also note column 22, lines 1-22).

As per claim 15, which is dependent on claim 11, Desai et al. teaches the

method of claim 11, wherein said processor is a mobile device *(note column 3, lines 42-62;*

also note Fig. 1).

As per claim 16, which is dependent on claim 12, Desai et al. teaches the

method of claim 12, wherein said processor is a mobile device *(note column 3, lines 42-62;*

also note Fig. 1).

As per claim 17, which is dependent on claim 13, Desai et al. teaches the method of claim 13, wherein said processor is a mobile device *(note column 3, lines 42-62; also note Fig. 1)*.

As per claim 18, which is dependent on claim 14, Desai et al. teaches the method of claim 14, wherein said processor is a mobile device *(note column 3, lines 42-62; also note Fig. 1)*.

As per independent claim 19, Desai et al. teaches a computerized system for providing and allowing secure sharing of account information between users of an Internet information aggregation system, the Internet account aggregation system aggregating and displaying Internet account information on processors of the users, the users' processors each having a display and being interactively connected to a host server processor via the Internet, wherein a grantor is a user who selectively grants the right to access account information displayed on the grantor user's view pages, and a grantee is a user who receives such right to access account information on the grantors' view pages, comprising: a means for the grantors to create one or more view pages, said host processor programmed to store said view pages created by the grantors in a view pages database of the Internet information aggregation system, a means for assigning a unique visitation access code to each of the grantees, said host processor programmed to store said visitation access codes in a visitation access code database of the Internet information aggregation system, and a means for granting visitation access to the grantees, whereby the grantors use said visitation access codes to selectively grant access to selected grantor view pages to selected

grantees *(note Fig. 1, Fig. 3, Fig. 4,Fig. 5, and the associated description in the specification - depicts*

the system that performs the stated functions; also note hardware infrastructure section in column 11).

As per claim 20, which is dependent on claim 19, Desai et al. teaches the system

of claim 19, wherein said grantor view pages include a Public View that displays non-

sensitive account information of the grantor *(note Fig. 1, Fig. 9, Fig. 13, Fig. 25, and the*

associated description in the specification - depicts the system that performs the stated functions).

As per claim 21, which is dependent on claim 19, Desai et al. teaches the system

of claim 19, wherein said grantor view pages include a Private View that displays

sensitive account information of the grantor *(note Fig. 1, Fig. 9, Fig. 13, Fig. 25, and the*

associated description in the specification - depicts the system that performs the stated functions).

As per claim 22, which is dependent on claim 19, Desai et al. teaches the system

of claim 19, wherein said grantor view pages include an Advisor View that displays

selected account information of the grantor that pertains to obtaining advice from an

advisor, such as a financial, health, or travel advisor *(note Fig. 1, Fig. 9, Fig. 13, Fig. 25, and*

the associated description in the specification - depicts the mechanism that can perform the stated

functions; also note column 9, lines 53-67).

As per claim 23, which is dependent on claim 19, Desai et al. teaches the system

of claim 19, wherein said means for selectively granting visitation access further

includes a means for selectively granting Read Access, wherein said Internet

information aggregation system permits said grantee to view account information

displayed on the grantor's view page but does not permit said grantee to manipulate

said account information or otherwise alter said view page *(note Fig. 1, Fig. 9, Fig. 25,Fig.*

28, and the associated description in the specification - depicts the mechanism that can perform the

stated functions; also note column 22, lines 1-22).

As per claim 24, which is dependent on claim 19, Desai et al. teaches the system

of claim 19, wherein said means for selectively granting visitation access further

includes a means for selectively granting Refresh Access, wherein said Internet

information aggregation system permits said grantee to view account information

displayed on the grantor's view page and to selectively refresh said account

information *(note Fig. 1, Fig. 9, Fig. 13,Fig. 25, and the associated description in the specification -*

depicts the mechanism that can perform the stated functions).

As per claim 25, which is dependent on claim 19, Desai et al. teaches the system

of claim 19, wherein said means for selectively granting visitation access further

includes a means for selectively granting Full Access, wherein said Internet information

aggregation system permits said grantee to view and manipulate account information

displayed on the grantor's view page as though said grantee were the grantor *(note Fig.*

1, Fig. 9, Fig. 13,Fig. 25, and the associated description in the specification - depicts the mechanism that

can perform the stated functions; also note column 22, lines 1-22).

As per claim 26, which is dependent on claim 19, Desai et al. teaches the system

of claim 19, further comprising a means for the grantors to selectively revoke visitation

access privileges to one or more of said grantees *(note column 5, lines 56-65).*

As per claim 27, which is dependent on claim 19, Desai et al. teaches the system

of claim 19, further comprising: the host processor programmed to display on each

grantee's display available grantor view pages to which the grantee has been granted

visitation access rights, said display including a means for the grantee to select an

available grantor view page for viewing, and the host processor programmed to display said selected grantor's view page on said grantee's display *(note Fig. 1, Fig. 3, Fig. 4,Fig. 5, and the associated description in the specification - depicts the system that performs the stated functions; also note hardware infrastructure section in column 11).*

As per claim 28, which is dependent on claim 27, Desai et al. teaches the system of claim 27, further comprising the host processor programmed to determine whether each grantee has been granted a right to Read Access, Refresh Access, or Full Access, and to limit each grantee's use of said selected grantor's view page to said granted right of access *(note Fig. 1, Fig. 3, Fig. 4,Fig. 5, and the associated description in the specification - depicts the system that can perform the stated functions; also note column 22, lines 1-22).*

As per claim 29, which is dependent on claim 11, Desai et al. teaches the system of claim 11, wherein said processor is a mobile device *(note column 3, lines 42-62; also note Fig. 1).*

As per claim 30, which is dependent on claim 12, Desai et al. teaches the system of claim 12, wherein said processor is a mobile device *(note column 3, lines 42-62; also note Fig. 1).*

As per claim 31, which is dependent on claim 13, Desai et al. teaches the system of claim 13, wherein said processor is a mobile device *(note column 3, lines 42-62; also note Fig. 1).*

As per claim 32, which is dependent on claim 14, Desai et al. teaches the system of claim 14, wherein said processor is a mobile device *(note column 3, lines 42-62; also note Fig. 1).*

As per independent claim 33, Desai et al. teaches a computerized method of

providing and allowing secure sharing of account information between users of an

Internet information aggregation system, wherein a grantor is a user who selectively

grants a right to access account information displayed on the grantor user's view

pages, and a grantee is a user who receives such right to access account information

on the grantors' view pages, comprising:

a grantor creating one or more view pages, each said view page having a

plurality of monitors therein, storing the grantor's view pages in a view pages database

of the Internet information aggregation system, assigning a unique visitation access

code to each of a plurality of grantees of the Internet information aggregation system,

storing said visitation access codes in a database of the Internet information

aggregation system, the grantor selectively obtaining said visitation access codes from

one or more of said grantees, receiving input from the grantor for granting visitation

access, verifying that the grantor is authorized to grant visitation access, if the grantor

is authorized to grant visitation access, presenting a graphical user interface for

granting visitation access, receiving input from the grantor for a visitation access code

of a selected grantee, determining whether the grantor entered a correct visitation

access code, if the grantor entered a correct visitation access code, displaying a list of

the grantor's available view pages, and receiving input from the grantor for selectively

granting access to one or more of the grantor's view pages to said selected grantee

(note Fig. 3, Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in the specification - provides the

depiction and description for performing the stated functions; also note summary of invention columns 3-

6; also note column 22, lines 1-22).

As per independent claim 34, Desai et al. teaches a computerized method of

providing and allowing secure sharing of account information between users of an

Internet information aggregation system, wherein a grantor is a user who selectively

grants a right to access account information displayed on the grantor user's view

pages, and a grantee is a user who receives such right to access account information

on the grantors' view pages, comprising:

a grantor creating one or more view pages, each said view page having a

plurality of monitors therein, storing the grantor's view pages in a view pages database

of the Internet information aggregation system, assigning a unique visitation access

code to each of a plurality of grantees of the Internet information aggregation system,

storing said visitation access codes in a database of the Internet information

aggregation system, the grantor selectively obtaining said visitation access codes from

one or more of said grantees, receiving input from the grantor for granting visitation

access, verifying that the grantor is authorized to grant visitation access, if the grantor

is authorized to grant visitation access, presenting a graphical user interface for

granting visitation access, receiving input from the grantor for a visitation access code

of a selected grantee, determining whether the grantor entered a correct visitation

access code, if the grantor entered a correct visitation access code, displaying a list of

the grantor's available view pages, and receiving input from the grantor for selectively

granting access to one or more of the grantor's view pages to said selected grantee,

including selectively assigning a right to one of three levels of access for each said

view page for which access is granted, said level of access selected from the group

consisting of Read Access, Refresh Access, and Full Access *(note Fig. 3, Fig. 9, Fig. 25,*

Fig. 28, Fig. 42 and associated description in the specification - provides the depiction, description and

mechanism for performing the stated functions; also note summary of invention columns 3-6).

As per independent claim 35, Desai et al. teaches a computerized method of

providing and allowing secure sharing of account information between users of an

Internet information aggregation system, wherein a grantor is a user who selectively

grants a right to access account information displayed on the grantor user's view

pages, and a grantee is a user who receives such right to access account information

on the grantors' view pages, comprising:

a grantor creating one or more view pages, each said view page having a

plurality of monitors therein, storing the grantor's view pages in a view pages database

of the Internet information aggregation system, assigning a unique visitation access

code to each of a plurality of grantees of the Internet information aggregation system,

storing said visitation access codes in a database of the Internet information

aggregation system, the grantor selectively obtaining said visitation access codes from

one or more of said grantees, receiving input from the grantor for granting visitation

access, verifying that the grantor is authorized to grant visitation access, if the grantor

is authorized to grant visitation access, presenting a graphical user interface for

granting visitation access, receiving input from the grantor for a visitation access code

of a selected grantee, determining whether the grantor entered a correct visitation

access code, if the grantor entered a correct visitation access code, displaying a list of

the grantor's available view pages, and receiving input from the grantor for selectively

granting access to one or more of the grantor's view pages to said selected grantee, a

grantee logging onto the Internet information aggregation system via a processor,

displaying one of said grantee's view pages on a display of said grantee's processor,

said display including an option for selectively viewing view pages of grantors who

have granted visitation access to said grantee, said grantee selecting one of the

grantors' view pages, and displaying said selected grantor's view page on said

grantee's display *(note Fig. 1, Fig. 5, Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in the*

specification - provides the depiction and description for performing the stated functions; also note

summary of invention columns 3-6; also note column 22, lines 1-22).

As per claim 36, which is dependent on claim 35, Desai et al. teaches the

method of claim 35, wherein said processor is a mobile device *(note column 3, lines 42-62;*

also note Fig. 1).

As per independent claim 37, Desai et al. teaches a computerized method of

providing and allowing secure sharing of account information between users of an

Internet information aggregation system, wherein a grantor is a user who selectively

grants a right to access account information displayed on the grantor user's view

pages, and a grantee is a user who receives such right to access account information

on the grantor's view pages, comprising:

a grantor creating one or more view pages, each said view page having a

plurality of monitors therein, storing the grantor's view pages in a view pages database

of the Internet information aggregation system, assigning a unique visitation access

code to each of a plurality of grantees of the Internet information aggregation system,

storing said visitation access codes in a database of the Internet information

aggregation system, the grantor selectively obtaining said visitation access codes from

one or more of said grantees, receiving input from the grantor for granting visitation

access, verifying that the grantor is authorized to grant visitation access, if the grantor

is authorized to grant visitation access, presenting a graphical user interface for

granting visitation access, receiving input from the grantor for a visitation access code

of a selected grantee, determining whether the grantor entered a correct visitation

access code, if the grantor entered a correct visitation access code, displaying a list of

the grantor's available view pages, and receiving input from the grantor for selectively

granting access to one or more of the grantor's view pages to said selected grantee,

including selectively assigning a right to one of three levels of access for each said

view page for which access is granted, said level of access selected from the group

consisting of Read Access, Refresh Access, and Full Access, a grantee logging onto

the Internet information aggregation system via a processor, displaying one of said

grantee's view pages on a display of said grantee's processor, said display including

an option for selectively viewing view pages of grantors who have granted visitation

access to said grantee, said grantee selecting one of the grantors' view pages,

retrieving said selected grantor's view from said view pages database, retrieving the

grantor's decryption and encryption keys from a grantor decryption and encryption keys

database, retrieving said grantee's decryption and encryption keys from a reviewer

decryption and encryption keys database, retrieving the grantor's visitation access

permissions from a grantor permissions database, and utilizing the grantor's decryption

and encryption keys, said grantee's decryption and encryption keys, and the grantor's

visitation access permissions to display said selected grantor's view page on said

grantee's display *(note Fig. 1, Fig. 5, Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in the*

specification - provides the depiction and description for performing the stated functions; also note

summary of invention columns 3-6; also note column 22, lines 1-22).

As per claim 38, which is dependent on claim 37, Desai et al. teaches the

method of claim 37, further comprising determining whether said grantee has been

granted a right to Read Access, Refresh Access, or Full Access, and limiting said

grantee's use of said selected grantor's view page to said granted right of access *(note*

columns 22, lines 1-22 – described how this function can be performed; also note Fig. 25).

As per claim 39, which is dependent on claim 38, Desai et al. teaches the

method of claim 38, wherein said step of determining whether said grantee has been

granted a right to Read Access, Refresh Access, or Full Access comprises:

determining whether said grantee has been granted a right to Read Access, and,

if said grantee has been granted said right to Read Access, retrieving said selected

grantor's view page, displaying said selected grantor's view page on said grantee's

display, and permitting said grantee to view said view page in a read-only mode *(note*

Fig. 1, Fig. 3, Fig. 5, Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in the specification -

provides the depiction and description for performing the stated functions; also note summary of

invention columns 3-6; also note column 22, lines 1-22).

if said grantee has not been limited only to Read Access, determining whether

said grantee has been granted a right to Refresh Access, and, if said grantee has been

granted said right to Refresh Access, retrieving said selected host user's view page,

displaying said selected grantor's view on said grantee's display, and enabling said

grantee to selectively refresh selected information on said selected grantor's view page

(note columns 22, lines 1-22 – described how this function can be performed; also note Fig. 9 and Fig.

25; also note columns 3-6); and

if said grantee has not been limited only to Read Access or Refresh Access,

retrieving said selected grantor's view page, displaying said selected grantor's view on

said grantee's display, enabling said grantee to selectively refresh selected information

on said selected grantor's view page, and enabling said grantee to carry out functions

on the grantor's view page as though said grantee were the grantor, said functions

including carrying out transactions, logging in to selected web-sites, and modifying the

grantor's account information *(note columns 22, lines 1-22 – described how this function can be*

performed; also note Fig. 9, Fig. 25 and Fig. 28; also note columns 3-6).

As per claim 40, which is dependent on claim 37, Desai et al. teaches the

method of claim 37, wherein said processor is a mobile device *(note column 3, lines 42-62;*

also note Fig. 1).

As per independent claim 41, Desai et al. teaches a computerized method of

providing and allowing secure sharing of account information between users of an

Internet information aggregation system, wherein a grantor is a user who selectively

grants a right to access account information displayed on the grantor user's view

pages, and a grantee is a user who receives such right to access account information

on the grantors' view pages, comprising:

a grantor creating one or more view pages, each said view page having three

columns, each of said columns having at least one monitor therein, storing the

grantor's view pages in a view pages database of the Internet information aggregation

system, assigning a unique visitation access code to each of a plurality of grantees of

the Internet information aggregation system, storing said visitation access codes in a

database of the Internet information aggregation system, the grantor selectively

obtaining said visitation access codes from one or more of said grantees, receiving

input from the grantor for granting visitation access, verifying that the grantor is

authorized to grant visitation access, if the grantor is authorized to grant visitation

access, presenting a graphical user interface for granting visitation access, receiving

input from the grantor for a visitation access code of a selected grantee, determining

whether the grantor entered a correct visitation access code, if the grantor entered a

correct visitation access code, displaying a list of the grantor's available view pages,

and receiving input from the grantor for selectively granting access to one or more of

the grantor's view pages to said selected grantee, a grantee logging onto the Internet

information aggregation system via a processor, displaying one of said grantee's view

pages on a display of said grantee's processor, said display including an option for

selectively viewing view pages of grantors who have granted visitation access to said

grantee, said grantee selecting one of the grantors' view pages, and displaying said

selected grantor's view page on said grantee's display *(note Fig. 1, Fig. 3, Fig. 5, Fig. 9, Fig.*

25, Fig. 28, Fig. 42 and associated description in the specification - provides the depiction and

description for performing the stated functions; also note summary of invention columns 3-6; also note

column 22, lines 1-22).

As per claim 42, which is dependent on claim 41, Desai et al. teaches the

method of claim 41, wherein said processor is a mobile device *(note column 3, lines 42-62;*

also note Fig. 1).

As per independent claim 43, Desai et al. teaches a computerized method of

providing and allowing secure sharing of account information between users of an

Internet information aggregation system, including secure sharing of messages,

wherein a grantor is a user who selectively grants a right to access account information

displayed on the grantor user's view pages, and a grantee is a user who receives such

right to access account information on the grantors' view pages, comprising:

a grantor creating one or more view pages, storing the grantor's view pages in a

view pages database of the Internet information aggregation system, assigning a

unique visitation access code to each of a plurality of grantees of the Internet

information aggregation system, storing said visitation access codes in a database of

the Internet information aggregation system, the grantor selectively obtaining said

visitation access codes from one or more of said grantees, receiving input from the

grantor for granting visitation access, verifying that the grantor is authorized to grant

visitation access, if the grantor is authorized to grant visitation access, presenting a

graphical user interface for granting visitation access, receiving input from the grantor

for a visitation access code of a selected grantee, determining whether the grantor

entered a correct visitation access code, if the grantor entered a correct visitation

access code, displaying a list of the grantor's available view pages, and receiving input

from the grantor for selectively granting access to one or more of the grantor's view

pages to said selected grantee, a grantee logging onto the Internet information aggregation system via a processor, displaying one of said grantee's view pages on a display of said grantee's processor, said display including an option for selectively viewing view pages of grantors who have granted visitation access to said grantee, said grantee selecting one of the grantors' view pages, displaying said selected grantor's view page on said grantee's display, receiving input from a composing user for composition of a secure message, said composing user being either a grantor or a grantee, receiving input from said composing user for selection of a recipient of said secure message, said recipient being either a grantor or a grantee, receiving input from said composing user for transmitting said secure message to said recipient, and upon receipt of said input for transmitting said secure message, transmitting said secure message to a processor of said recipient in an encrypted read-only format *(note Fig. 1, Fig. 5, Fig. 9, Fig. 25, Fig. 28, Fig. 42 and associated description in the specification - provides the depiction and description for performing the stated functions; also note summary of invention columns 3-6; also note column 22, lines 1-22; also note the decentralization section in column 16).*

As per claim 44, which is dependent on claim 43, Desai et al. teaches the method of claim 43, further comprising decrypting said secure message when said secure message reaches said recipient's processor, and displaying said secure message on a display of said recipient's processor *(note column 3, lines 42-62 - network device is capable of performing the function; also note Fig. 1 and Fig. 3; also note the decentralization section in column 16).*

As per claim 45, which is dependent on claim 43, Desai et al. teaches the method of claim 43, wherein, if said recipient was not logged into the Internet

information aggregation system when said secure message was transmitted to said

recipient, storing said secure message in an encrypted format in a secure messaging

database of the Internet information aggregation system *(note Fig. 1 and Fig. 3 - the system*

depicted is able to perform the function; also note the decentralization section in column 16).

As per claim 46, which is dependent on claim 45, Desai et al. teaches the

method of claim 45, further comprising retrieving said secure message from said

secure messaging database when said recipient logs into the Internet information

aggregation system, and transmitting said secure message to said processor of said

recipient in an encrypted format *(note Fig. 1 and Fig. 3 - the system depicted is able to perform*

the function; also note the decentralization section in column 16).

As per claim 47, which is dependent on claim 46, Desai et al. teaches the

method of claim 46, further comprising decrypting said secure message when said

secure message reaches said recipient's processor, and displaying said secure

message on a display of said recipient's processor *(note Fig. 1 and Fig. 3 - the system*

depicted is able to perform the function; also note the decentralization section in column 16).

As per claim 48, which is dependent on claim 45, Desai et al. teaches the

method of claim 45, further comprising said composing user selectively deleting secure

messages from said secure messaging database *(note Fig. 1 and Fig. 3 - the system depicted*

is able to perform the function).

As per claim 49, which is dependent on claim 43, Desai et al. teaches the

method of claim 43, further comprising forwarding secure messages to a mobile device

of said recipient *(note Fig. 1 and Fig. 3 - the system depicted is able to perform the function; also*

note column 3, lines 42-62).

As per claim 50, which is dependent on claim 1, Desai et al. teaches the method

of claim 1, further comprising exchanging messages between the users in a secure

format, wherein said secure messages are transmitted to recipient users in an

encrypted read-only format, and wherein said secure messages are stored only on the

Internet information aggregation system *(note Fig. 1 and Fig. 3 - the system depicted is able to*

perform the function; also note the decentralization section in column 16).

As per claim 51, which is dependent on claim 5, Desai et al. teaches the method

of claim 5, further comprising exchanging messages between the users in a secure

format, wherein said secure messages are transmitted to recipient users in an

encrypted read-only format, and wherein said secure messages are stored only on the

Internet information aggregation system *(note Fig. 1 and Fig. 3 - the system depicted is able to*

perform the function; also note the decentralization section in column 16).

As per claim 52, which is dependent on claim 11, Desai et al. teaches the

method of claim 11, further comprising exchanging messages between the users in a

secure format, wherein said secure messages are transmitted to recipient users in an

encrypted read-only format, and wherein said secure messages are stored only on the

Internet information aggregation system *(note Fig. 1 and Fig. 3 - the system depicted is able to*

perform the function; also note the decentralization section in column 16).

As per claim 53, which is dependent on claim 19, Desai et al. teaches the system

of claim 19, further comprising a means for exchanging messages between the users

in a secure format, wherein said secure messages are transmitted to recipient users in

an encrypted read-only format, and wherein said secure messages are stored only on

the Internet information aggregation system *(note Fig. 1 and Fig. 3 - the system depicted is able*

to perform the function; also note the decentralization section in column 16).

As per claim 54, which is dependent on claim 27, Desai et al. teaches the system

of claim 27, further comprising a means for exchanging messages between the users

in a secure format, wherein said secure messages are transmitted to recipient users in

an encrypted read-only format, and wherein said secure messages are stored only on

the Internet information aggregation system *(note Fig. 1 and Fig. 3 - the system depicted is able*

to perform the function; also note the decentralization section in column 16).

Conclusion

4.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure.

Fisher, D. (US Patent No. 6,957,199) teaches a method, system, and service for

conducting authenticated business transactions.

Mitchell et al. (US Patent No. 6,941,376) teaches a system and method for

interacting public and private data.

Bull et al. (International Publication WO 98/35467) teaches an information

aggregation and synthesization system.

Timmons, M. (US Publication No. 2004/0199497) teaches a system and

methodology for extraction and aggregation of data from dynamic content.

Liu et al. (US Patent No. 6,839,680) teaches Internet profiling.

Shteyn et al. (US Patent No. 6,782,253) teaches a mobile micro portal.

Junkin, J. (US Patent No. 6,493,717) teaches a system and method for

managing database information.

Inquiries

5.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Shahin Mizan whose telephone number is 571-272-

0687. The examiner can normally be reached on M-F 8:30 a.m. - 5:00 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Gilberto Barron can be reached on 571-272-3799. The fax phone number

for the organization where this application or proceeding is assigned is 571-273-8300.

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you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free).

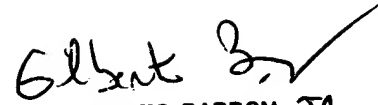|	Shahin Mizan Examiner Art Unit 2132

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